12/30/13 11:00:27 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 22nd day of December, 2009, a Deed of Trust was executed by James V. Walls and Betty H. Walls, to L. Scott Pickle, as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 3,119, Page 503; and

WHEREAS, Renasant Bank is the successor in interest by merger to Merchants & Farmers Bank; and

WHEREAS, under the terms of said Deed of Trust, Renasant Bank, successor in interest by merger to Merchants & Farmers Bank, is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Substitute Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,756, Page 343 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Barry W. Bridgforth, Jr., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Friday, January 24, 2014, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

T:\Barry\FC\Renasant Bank (Foreclosure-Walls, James & Betty)\Notice of Sale.doc

1-24-14

Address: 7902 WINDERSGATE CIRCLE, Olive Branch, Mississippi 38654 Legal Description: LOT 77, SECTION D, GERMANWOOD PLANTATION SUBDIVISION, SITUATED IN SECTION 21, TOWNSHIP I SOUTH, RANGE 6 WEST, CITY OF OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 46, PAGE 10, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this 30th day of December, 2013.

Substitute Trustee

PREPARED BY: Bridgforth & Buntin, PLLC Barry W. Bridgforth, Jr. #9797 5293 Getwell Road

Southaven, MS 38672 (662) 393-4450

PUBLISH: January 2, January 9, January 16, and January 23, 2014.